

VERSA MARKET LLC — PRIVACY POLICY

Last Updated: October 7, 2025

Entity: Versa Market LLC (“Versa,” “we,” “us,” or “our”)

This Privacy Policy (“Policy”) explains how Versa Market LLC collects, uses, shares, and protects your information when you use our website, mobile application, and related services (collectively, the “Services”).

By using the Services, you agree to this Policy. If you do not agree, please discontinue use.

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1. Introduction

Versa Market LLC ("Versa") operates a student-to-student resale marketplace for U.S. university campuses. Our goal is to make campus commerce safer, simpler, and more sustainable while respecting user privacy and maintaining transparency in data use.

2. Scope and Applicability

This Policy applies to all personal information collected within the **United States**, including:

- The **Versa mobile app and website** at <https://versa-shop.com>
- Communications through email, in-app messages, and customer support
- Transactions, verifications, and other activities within the Services

This Policy **does not apply** to third-party platforms or services we integrate with (e.g., Stripe, Apple Pay, Google Pay). Their own privacy policies govern those activities.

3. Information We Collect

3.1 Information You Provide

We collect:

- **Account & Verification Data:** name, university email, phone number, graduation year, and proof of enrollment.
- **Profile Details:** username, school name, and optional profile photo or bio.
- **Transaction Data:** listings, purchases/sales, timestamps, and escrow verification code logs.
- **Payment Data:** securely processed through **Stripe**; Versa does not store full card numbers.
- **Communications:** messages with users, feedback, and support correspondence.
- **Optional Data:** survey responses, sustainability preferences, or beta program participation.

3.2 Information Collected Automatically

We automatically collect:

- **Device Information:** hardware model, operating system, IP address, and browser type.
- **Usage Data:** feature usage, pages viewed, search queries, and session duration.
- **Location Data:** approximate campus location to support nearby listings and safety features.
- **Cookies & Analytics:** identifiers for app performance and fraud prevention (see Section 6).

3.3 Information from Third Parties

We may receive data from:

- **University verification services** to confirm enrollment eligibility.

- **Payment processors (Stripe)** for payment confirmation or dispute information.
 - **Analytics providers** offering aggregate engagement metrics.
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4. How We Use Your Information

Versa uses personal data to:

- Operate and improve the Services
 - Authenticate and verify student users
 - Process payments and escrow transactions
 - Facilitate messaging between buyers and sellers
 - Detect, prevent, and investigate fraud or prohibited activity
 - Enforce the Terms of Use and maintain community safety
 - Provide customer support and respond to inquiries
 - Run optional sustainability or promotional programs
 - Comply with legal, tax, and accounting obligations
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5. How We Share Your Information

5.1 Service Providers and Vendors

We share limited information with trusted U.S. vendors supporting:

- Payments and payouts (Stripe)
- Hosting, analytics, and infrastructure
- Email and push notifications

- Fraud detection and content moderation

All vendors are bound by confidentiality and use limitations.

5.2 University Verification Partners

We may share your name and university email with authorized verification providers to confirm eligibility.

5.3 Legal and Safety Obligations

Information may be disclosed to law enforcement or regulators when required by law or necessary to prevent fraud or harm.

5.4 Business Transfers

In the event of a merger, acquisition, or reorganization, personal information may transfer subject to this Policy.

6. Cookies and Tracking Technologies

We use cookies, local storage, and analytics tools to:

- Maintain login sessions
- Personalize listings and recommendations
- Measure traffic and app performance
- Detect fraud or unauthorized use

You may disable non-essential cookies in your browser or device settings, though essential cookies are required for functionality.

7. Payments and Financial Information

Versa partners with **Stripe** for payment processing. Stripe's privacy policy applies (<https://stripe.com/privacy>).

Versa does not store credit card numbers or banking details. We retain only limited payment metadata for bookkeeping and dispute resolution.

8. User-Generated Content

Listings, photos, and comments are visible to other verified users. Do not include sensitive or identifying information in public posts. Versa may remove content that violates policy or law.

9. Data Retention and Deletion

We keep information only as long as needed for:

- Transaction processing and service operation
- Dispute resolution or fraud investigation
- Compliance with legal and accounting obligations

When data is no longer necessary, it is securely deleted or anonymized. You can request deletion by emailing [**privacy@versa-shop.com**](mailto:privacy@versa-shop.com).

10. Security

Versa employs safeguards such as:

- TLS/SSL encryption
- SOC 2-compliant hosting
- Access controls and authentication for staff
- Continuous monitoring and vulnerability testing

No system is entirely secure, but we work to maintain reasonable protection aligned with Maryland and federal privacy standards.

11. Your Rights and Choices

11.1 Access, Correction, and Deletion

You may:

- Request access to or correction of personal data we hold
- Request deletion of your account and associated information

Contact privacy@versa-shop.com to submit a verified request.

11.2 Do Not Sell or Share My Personal Information

Versa does **not sell** personal data for monetary gain. We may share limited data (e.g., analytics) consistent with state privacy laws.

Users may opt out of such sharing via in-app privacy settings or by contacting privacy@versa-shop.com.

11.3 State-Specific Rights (California, Virginia, Colorado, Connecticut, Utah)

Residents of certain states have the right to:

- Access and delete personal data
- Correct inaccuracies
- Opt out of targeted advertising or data sharing
- Appeal denied requests within statutory timeframes

We respond to verified requests within 45 days, extendable when permitted by law.

12. Children's Privacy

Versa is intended for users **18 years and older**. We do not knowingly collect or maintain data from minors. Accounts identified as underage will be disabled and data deleted.

13. Third-Party Links

Our Services may link to external websites (e.g., payment or university portals). Versa is not responsible for their privacy practices. Review their privacy policies before use.

14. Changes to This Policy

We may modify this Policy periodically. Substantial changes will be announced by in-app notice or email. Continued use after updates constitutes acceptance.

15. Contact Information

Versa Market LLC

Registered in **Maryland, USA**

Email: **helpversashop@gmail.com**

Mailing: **Versa Market LLC, Baltimore, MD 21201**

16. Confirmation of Acknowledgment

By using the Services, you acknowledge that you have read, understood, and agree to this Privacy Policy and Versa's Terms of Use.